



Order Filed on December 4, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

**ALBERT RUSSO  
CN 4853  
TRENTON, NEW JERSEY 08650  
(609) 587-6888**

**STANDING CHAPTER 13 TRUSTEE**

In Re:

**AMANDA M. KAROLEWICZ  
DARREN KAROLEWICZ  
Debtor(s)**

Case No.: 19-23618 CMG

Hearing: 11/20/19

Judge Christine M. Gravelle

**ORDER RESOLVING TRUSTEE'S OBJECTION  
TO DEBTOR'S CLAIM OF EXEMPTIONS**

The relief set forth on the following pages, numbered two (2), is ORDERED.

**DATED: December 4, 2019**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**THIS MATTER**, having come before the Court on Trustee's objection to debtors' claim of exemptions on Amended Schedule C, Doc #36; and it appearing that an excessive exemption was taken on Amended Schedule C under 11 U.S.C. §522 (d)(5); and no response was filed on Trustee's objection; and, this Order being submitted pursuant to D.N.J. LBR 9072-1(d), (7 Day Rule); and, no objection being received thereon; and, for good cause shown;

**IT IS HEREBY ORDERED** that:

1. Debtors' exemptions claimed in Amended Schedule C (Doc #36) under 11 U.S.C. §522 (d)(5) exceed the statutory limits by \$20,252.70. The debtors are limited to exemptions claimed under this Code section to \$2,650.00.
2. In addition, Debtors improperly claimed 100% of the market value (\$26,069.85) in the AXA 401 K under 11 U.S.C. §522 (d)(5). This is the incorrect section under the Code to exempt this asset.